

House Bill 1356

By: Representatives Lakly of the 72<sup>nd</sup>, Crawford of the 127<sup>th</sup>, Johnson of the 37<sup>th</sup>, and Ralston of the 7<sup>th</sup>

A BILL TO BE ENTITLED  
AN ACT

1 To amend Chapter 7 of Title 33 of the Official Code of Georgia Annotated, relating to kinds  
2 of insurance, limits of risk, and reinsurance, so as to change certain provisions regarding title  
3 insurance; to provide an effective date; to repeal conflicting laws; and for other purposes.

4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

5 **SECTION 1.**

6 Chapter 7 of Title 33 of the Official Code of Georgia Annotated, relating to kinds of  
7 insurance, limits of risk, and reinsurance, is amended by striking Code Section 33-7-8,  
8 relating to title insurance, and inserting in its place a new Code Section 33-7-8 to read as  
9 follows:

10 "33-7-8.

11 (a) Title insurance is insurance of owners of real property or others having an interest in  
12 such real property, or liens or encumbrances on such real property, against loss by  
13 encumbrance, defective titles, invalidity, adverse claim to title, or unmarketability of title  
14 by reason of encumbrance or defects not excepted in the insurance contract, which contract  
15 shall be written only upon evidence or opinion of title obtained and preserved by the  
16 insurer.

17 (b) No person other than an attorney licensed to practice law in this state shall be  
18 authorized to act as an agent for a title insurance company for the purpose of issuing title  
19 insurance with respect to real property located in this state."

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